

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Angie Zeigler Yingling
Debtor

Case No. 12-05858-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 3
Total Noticed: 62

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db +Angie Zeigler Yingling, 3047 Greenfield Dr., Dover, PA 17315-3417
r +Century 21 Dale Realty Co, 36 Loucks Road, York, PA 17403-9615
cr +Deutsche Bank National Trust Company, as Trustee b, Stern & Eisenberg, PC, 410 The Pavilion,
261 Old York Road, Jenkintown, PA 19046-3706
cr +JPMORGAN CHASE BANK, N.A., 2777 Lake Vista Dr, Lewisville, TX 75067-3885
cr +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,
WEST PALM BEACH, FL 33416-4605
cr +SYNCRETIC FINANCIAL, INC., C/O Norris, McLaughlin & Marcus P.A., 515 Hamilton Street,
Suite 502, Allentown, PA 18101-1513
cr +Wells Fargo Bank, National Association, by its ser, Stern & Eisenberg, PC, 1581 Main Street,
Suite 200, Warrington, PA 18976-3400
4194345 +AMERICAN RECOVERY SERVICE, 555 ST CHARLES DRIVE, SUITE 110, THOUSAND OAKS, CA 91360-3982
4194346 +AMS SERVICING, 3374 WALDEN AVE, SUITE 120, DEPEN, NY 14043-2437
4246890 +AMS Servicing, 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437
4194347 +ASC SERVICES, P.O. BOX 10328, DES MOINES, IA 50306-0328
4194348 +ASSET SECURITIES CORP, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203
4194351 BANK OF AMERICA, NA, C/O JOHN C. BONEWICZ, ESQ, CHICAGO, IL 60654
4194356 CARRINGTON MORTGAGE SERVICES, P.O. BOX 54285, IRVINE, CA 92619-4285
4194357 +CHASE BANK, P.O. BOX 24696, COLUMBUS, OH 43224-0696
4194358 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS OF PA, 200 CIVIC CENTER DRIVE, COLUMBUS, OH 43215)
4255848 +Carrington Mortgage Services, LLC, 1610 East Saint Andrew Place, Suite B150,
Santa Ana, California 92705-4931
4201410 +Chase Manhattan, OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
4250979 +Deutsche Bank National Trust Company, JPMorgan Chase Bank, National Associatio,
Mail Code OH4-7126, 3415 Vision Drive, Columbus, OH 43219-6009
4208299 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4194361 +HOMEWARD RESIDENTIAL, P.O. BOX 631730, IRVING, TX 75063-0002
4209388 +Homeward Residential, Inc., Bankruptcy Department, 1525 S. Beltline Road, Suite 100 North,
Coppell, TX 75019-4913
4194364 +JOHN DEERE FINANCIAL, P.O. BOX 5327, MADISON, WI 53705-0327
4194365 +JPMORGAN CHASE BANK, NA, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
4219004 +JPMorgan Chase Bank, National Association, MC: OH4-7133, 3415 Vision Drive,
Columbus, OH 43219-6009
4288557 +John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131-6600
4194367 ++METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
RED BANK NJ 07701-5688
(address filed with court: MET ED, P.O. BOX 16001, READING, PA 19612-6001)
4194368 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4333844 +Metropolitan Edison Company, a FirstEnergy company, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
4194370 OCWEN LOAN SERVICING LLC, P.O. BOX 24738, WEST PALM BEACH, FL 33416-4738
4194372 +PHELAN HALLINAN AND SCHMIEG, 1617 JFK BLVD STE 1400, 1 PENN CTR - SUBURBAN STATION,
PHILADELPHIA, PA 19103-1823
4194373 +RAYMOND MCDIVITT, 146 BRIARWOOD LANE, CRANBERRY TWP., PA 16066-4714
4194374 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4194375 +SHAPIRO & DENARDO, LLC, 3600 HORIZON DRIVE, SUITE 150, KING OF PRUSSIA, PA 19406-4702
4194377 THE CITY OF YORK, P.O. BOX 1506, YORK, PA 17405-1506
4313121 +U.S. Bank National Association etal, America's Servicing Company,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4194378 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
4194379 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001
4386054 Wells Fargo Bank, National Association, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
4386055 +Wells Fargo Bank, National Association, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605,
Wells Fargo Bank, National Association 33416-4605
4194380 +YORK COUNTY TAX CLAIM BUR, 28 E. MARKET STREET, ROOM 110, YORK, PA 17401-1587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Dec 06 2017 18:53:00 AMERICA'S SERVICING CO., MAC X7801-014,
3476 Stateview Blvd., Fort Mill, SC 29715-7203
cr +EDI: PRA.COM Dec 06 2017 18:53:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4194349 EDI: BANKAMER.COM Dec 06 2017 18:53:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON, DE 19850-5026
4194350 EDI: BANKAMER.COM Dec 06 2017 18:53:00 BANK OF AMERICA, P.O. BOX 982235,
EL PASO, TX 79998
4257625 +EDI: RESURGENT.COM Dec 06 2017 18:53:00 CACH, LLC, 4340 S. MONACO ST., 2ND FLOOR,
DENVER, CO 80237-3485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4194352 +EDI: RESURGENT.COM Dec 06 2017 18:53:00 CACH, LLC, 4340 S MONACO STREET, UNIT 2, DENVER, CO 80237-3485

4194353 +EDI: CAPITALONE.COM Dec 06 2017 18:53:00 CAPITAL ONE, P.O. BOX 30281, SALT LAKE CITY, UT 84130-0281

4194354 EDI: CAPITALONE.COM Dec 06 2017 18:53:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

4194376 EDI: CITICORP.COM Dec 06 2017 18:53:00 STAPLES, P.O. BOX 689020, DES MOINES, IA 50368-9020

4262139 +Fax: 407-737-5634 Dec 06 2017 19:05:42 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

4194360 +EDI: BANKAMER.COM Dec 06 2017 18:53:00 FIA CSNA, P.O. BOX 15026, WILMINGTON, DE 19850-5026

4259639 EDI: RMSC.COM Dec 06 2017 18:53:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

4194362 +EDI: HFC.COM Dec 06 2017 18:53:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253

4194363 EDI: IRS.COM Dec 06 2017 18:53:00 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4194366 EDI: RMSC.COM Dec 06 2017 18:53:00 LOWES, PO BOX 981064, EL PASO, TX 79998-1064

4194369 +Fax: 407-737-5634 Dec 06 2017 19:05:42 OCWEN LOAN SERVICING, 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409-6493

4194371 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 06 2017 18:49:47 PA DEPARTMENT OF REVENUE, DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

4260274 EDI: PRA.COM Dec 06 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

4256884 EDI: PRA.COM Dec 06 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4851768 +EDI: RMSC.COM Dec 06 2017 18:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

4194359 EDI: USBANKARS.COM Dec 06 2017 18:53:00 ELAN FINANCIAL, CB DISPUTES, PO BOX 108, SAINT LOUIS, MO 63166

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4257626* +CACH, LLC, 4340 S. MONACO ST., 2ND FLOOR, DENVER, CO 80237-3485

4484238* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

4194355 ##+CARRINGTON MORTGAGE SERVICE, 1610 E SAINT ANDREW PL, SANTA ANA, CA 92705-4931

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Wells Fargo Bank, NA as Trustee for Stanwich Mortgage Loan Trust, Series 2011-1 Asset-Backed Pass-Through Certificates ecmail@mwc-law.com

Allison Frances Wells on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, 2006-EQ1 pamb@fedphe.com, FedPhe@hotmail.com

Ann E. Swartz on behalf of Creditor Wells Fargo Bank, N.A. ASwartz@mwc-law.com, ecmail@mwc-law.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Ann E. Swartz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-9 ASwartz@mwcc-law.com, ecfmil@mwcc-law.com
Caitlin M Donnelly on behalf of Creditor JPMorgan Chase Bank, National Association, et al pabk@logs.com, cdonnelly@logs.com
Celine P DerKrikorian on behalf of Creditor Wells Fargo Bank, NA as Trustee for Stanwich Mortgage Loan Trust, Series 2011-1 Asset-Backed Pass-Through Certificates ecfmil@mwcc-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Chrisovalante Fliakos on behalf of Creditor Wells Fargo Bank, N.A., et. al. pamb@fedphe.com
Christopher A DeNardo on behalf of Creditor JPMorgan Chase Bank, National Association, et al pabk@logs.com
Clayton William Davidson on behalf of Creditor John Deere Financial, f.s.b. f/k/a FPC Financial, f.s.b. cdavidson@mwcc.com, nwelch@mwcc.com
Jeffrey W Soderberg on behalf of Creditor PATRIOT GROUP LLC jws@mmattorneys.com, jsoderberg@mmattorneys.com
Jeremy John Kobeski on behalf of Creditor Wells Fargo Bank, N.A., et. al. pamb@fedphe.com
Jerome B Blank on behalf of Creditor Wells Fargo Bank, National Association As Trustee For et al. pamb@fedphe.com
Jerome B Blank on behalf of Creditor Wells Fargo Bank, N.A., et. al. pamb@fedphe.com
Joseph Angelo Dessoye on behalf of Creditor Wells Fargo Bank, National Association As Trustee For et al. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, 2006-EQ1 jschalk@barley.com, sromig@barley.com
Joseph P Schalk on behalf of Creditor WELLS FARGO BANK, N.A., AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT5, jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor PATRIOT GROUP LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor Carrington Mortgage Services, LLC ecfmil@mwcc-law.com
Kevin T McQuail on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-9 ecfmil@mwcc-law.com
LeeAne O Huggins on behalf of Creditor JPMorgan Chase Bank, National Association, et al pabk@logs.com
Leslie J Rase on behalf of Creditor Deutsche Bank National Trust Company, as Trustee by its attorney in fact Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com
Leslie J Rase on behalf of Creditor OCWEN LOAN SERVICING, LLC pabk@logs.com, lerase@logs.com
Mario John Hanyon on behalf of Creditor US Bank National Association, As Trustee et. al. pamb@fedphe.com
Mario John Hanyon on behalf of Creditor Wells Fargo Bank, National Association As Trustee For et al. pamb@fedphe.com
Marisa Myers Cohen on behalf of Creditor Carrington Mortgage Services, LLC Mcohen@mwcc-law.com
Marisa Myers Cohen on behalf of Creditor Wells Fargo Bank, NA as Trustee for Stanwich Mortgage Loan Trust, Series 2011-1 Asset-Backed Pass-Through Certificates Mcohen@mwcc-law.com
Marisa Myers Cohen on behalf of Creditor BSI Financial Services, INC., Mcohen@mwcc-law.com
Rebecca J Price on behalf of Creditor SYNCRETIC FINANCIAL, INC. rprice@nmmlaw.com, kbambary@nmmlaw.com
Robert E Chernicoff on behalf of Debtor 1 Angie Zeigler Yingling rec@cclawpc.com, jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Steven K Eisenberg on behalf of Creditor Deutsche Bank National Trust Company, as Trustee by its attorney in fact Ocwen Loan Servicing, LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas I Puleo on behalf of Creditor PATRIOT GROUP LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor Wells Fargo Bank, National Association, by its servicer, Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller on behalf of Creditor WELLS FARGO BANK, N.A., AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT5, wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 35

Information to identify the case:

Debtor 1 Angie Zeigler Yingling
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-05858-RNO**

Social Security number or ITIN **xxx-xx-0762**

EIN ____-____-____

Social Security number or ITIN ____-____-____

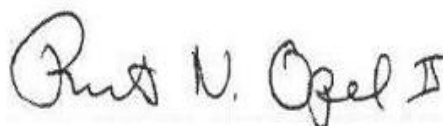
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angie Zeigler Yingling
aka Angie Haag Yingling

December 6, 2017**By the
court:**

Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.